

Emergency Mortgage Assistance

If you can't pay your mortgage due to COVID-19, we can help. toledo.oh.gov/mortgage

Who is eligible?

Only one application per property is eligible. The application must meet the following guidelines.

1. The applicant must own a 1-4 unit residential property in Toledo.
2. The property owner must occupy at least one unit as his or her primary residence.
3. The owner must have a first-lien or primary mortgage with a forbearance or past due balance due to COVID-19.
4. The mortgage must have been current as of Feb. 29, 2020.
5. The property must not be listed for sale.
6. The household of the applicant must demonstrate a loss of income due to COVID-19.
7. The household of the applicants must have a maximum household income at or below 80 percent AMI.

What do I need?

Applications must be submitted online. You will need to attach the following documentation to your application.

1. Proof of identification for applicant and other household members 18+
2. Proof that co-applicant resides at the property, as applicable
3. Proof of qualifying COVID-19 impact
4. Mortgage statements

How do I get help?

Have questions or want to make an appointment for help applying for Emergency Mortgage Assistance?

email emap@toledo.oh.gov
phone 419-245-1435

➔ toledo.oh.gov/mortgage